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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/822,999
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First Named Inventor	Robert M. ALEXANDER, IV
Art Unit	3684
Confirmation No.	4661
Examiner Name	Mehta, Nancy T.
Sheet	1 of 1
	Attorney Docket Number 73591.000006

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
1.		6,065,675	05-23-2000	Teicher	
2.		6,105,001	08-15-2000	Masi et al.	
3.		6,202,054	03-13-2001	Lawlor et al.	
4.		6,332,134	12-18-2001	Foster	
5.		6,609,113	08-19-2003	O'Leary	
6.		2001/0047342	11-29-2001	Cuervo	
7.		2002/0052841	08-01-2002	Guthrie et al.	
8.		2002/0103752	05-02-2002	Berger et al.	
9.		2003/0135462	07-17-2003	Brake, Jr. et al.	

FOREIGN PATENT DOCUMENTS

*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code Number-Kind Code (if known)				YES	NO
		WO 01/054026	07-26-2001	First Data Corp.			

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
		Ron Lieber, REWARD PLANS FOR DEBIT CARDS GET REVAMPED, Wall Street Journal, July 3, 2003, Pages D1 and D2	<input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/> <input type="checkbox"/>

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.